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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Hugo First name L Middle name Cruz Last name and Suffix (Sr., Jr., II, III)	Kimberly First name A Middle name Cruz Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or		
	maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5198	xxx-xx-6158

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Debtor 1 Hugo L Cruz
Debtor 2 Kimberly A Cruz

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		405 Clifton Round Lake, IL 60073 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		County County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 **Hugo L Cruz** Debtor 2 Kimberly A Cruz Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? Northern District of District Illinois When 8/25/16 Case number 16-27276 Northern District of 3/09/16 District When 16-08110 Case number Illinois **Northern District of** 11/20/12 12-45917 District Illinois When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Relationship to you Debtor When District Case number, if known Go to line 12. 11. Do you rent your No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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	otor 2 Kimberly A Cruz			Case number (if known)		
Par	t 3: Report About Any Bu	sinesses	You Own as a Sole Propi	rietor		
12.	Are you a sole proprietor of any full- or part-time business?	□ No.	Go to Part 4.			
		■ Yes.	Name and location of b	pusiness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			ny		
	If you have more than one			773		
	sole proprietorship, use a					
	it to this petition.		Check the appropriate	box to describe your business:		
			☐ Health Care Bu	siness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as	s defined in 11 U.S.C. § 101(53A))		
			☐ Commodity Bro	oker (as defined in 11 U.S.C. § 101(6))		
			■ None of the abo	ove		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of is, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure s.C. 1116(1)(B).			
	For a definition of small	Any Businesses You Own as a Sole Proprietor or time	napter 11.			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No.		er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapt	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	y Hazardous Property or <i>i</i>	Any Property That Needs Immediate Attention		
14.	property that poses or is					
	identifiable hazard to public health or safety?		What is the hazard?			
	property that needs			?		
	perishable goods, or livestock that must be fed, or a building that needs		Where is the property?			
	•			Number, Street, City, State & Zip Code		

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Debtor 1 Hugo L Cruz

Debtor 2 Kimberly A Cruz

Case number (if known)

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-26233 Doc 1 Filed 08/31/17 Entered 08/31/17 13:06:22 Desc Main Document Page 6 of 78

	tor 2 Kimberly A Cruz				Case nu	umber (if known)		
Part	6: Answer These Quest	ions for Rep	orting Purposes					
	What kind of debts do you have?		are your debts primarily consurt			e defined in 11 U.S.0	C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
			Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			No. Go to line 16c.					
			Yes. Go to line 17.					
		16c. S	tate the type of debts you owe th	at are not consum	ner debts or bus	siness debts		
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you re paid that funds will be available				d and administrative expenses	
	administrative expenses		□No					
	are paid that funds will be available for distribution to unsecured creditors?] Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25.00	1-50,000	
	you estimate that you owe?	☐ 50-99		5001-10,000		□ 50,00	1-100,000	
		□ 100-199 □ 200-999		□ 10,001-25,00	00	☐ More	than100,000	
19.	How much do you	□ \$0 - \$50	,000	□ \$1,000,001 -	\$10 million	□ \$500,	000,001 - \$1 billion	
	estimate your assets to be worth?	□ \$50,001 - \$100,000		□ \$10,000,001 - \$50 million			0,000,001 - \$10 billion	
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million			00,000,001 - \$50 billion than \$50 billion	
20.	How much do you	□ \$0 - \$50	,000	□ \$1,000,001 -	\$10 million	□ \$500,	000,001 - \$1 billion	
	estimate your liabilities to be?	_	- \$100,000	\$10,000,001		_ ' '	00,000,001 - \$10 billion	
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million			000,000,001 - \$50 billion than \$50 billion	
Part	7: Sign Below							
For	you	I have exam	nined this petition, and I declare u	under penalty of p	erjury that the i	nformation provided	d is true and correct.	
			osen to file under Chapter 7, I am es Code. I understand the relief a					
			ey represents me and I did not pa I have obtained and read the noti				help me fill out this	
		I request re	lief in accordance with the chapte	er of title 11, Unite	d States Code,	, specified in this pe	tition.	
			d making a false statement, conc case can result in fines up to \$25					
		/s/ Hugo L			/s/ Kimberly			
		Hugo L Co Signature o			Kimberly A G Signature of D			
		Executed or	n August 31, 2017		Executed on	August 31, 201	7	
			MM / DD / YYYY			MM / DD / YYYY	<u>. </u>	

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Debtor 1 Debtor 2	Hugo L Cruz Kimberly A Cruz	10200 2001	Document	Page 7 of 78	Case number (if known)	
•	attorney, if you are ed by one	under Chapter 7, 11, 1	2, or 13 of title 11, Unite	ed States Code, and ha	ve explained the relief	or(s) about eligibility to proceed available under each chapter e required by 11 U.S.C. § 342(b)
•	not represented by ey, you do not need a page.		n § 707(b)(4)(D) applies			uiry that the information in the
		/s/ Joseph R. Doyle		Date	<u> </u>	
		Signature of Attorney t	or Debtor		MM / DD / YYY	Y
		Joseph R. Doyle				
		Printed name				
		Bizar & Doyle, LLC	;			
		Firm name				
		123 West Madison	Street			
		Suite 205				
		Chicago, IL 60602 Number, Street, City, State &	ZIP Code			

Email address

joe@bizardoylelaw.com

Contact phone 312-427-3100

6279065 Bar number & State Case 17-26233 Doc 1 Filed 08/31/17 Entered 08/31/17 13:06:22 Desc Main Document Page 8 of 78

	tor 1 Hugo L Cruz tor 2 Kimberly A Cruz				Case number	(if known)		
Pari	6: Answer These Questi	ions for R	eportina Purposes	rimarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an y for a personal, family, or household purpose." 16b. 17. rimarily business debts? Business debts are debts that you incurred to obtain ess or investment or through the operation of the business or investment. 16c. 17. lebts you owe that are not consumer debts or business debts er Chapter 7. Go to line 18.				
	What kind of debts do you have?	16a.	Are your debts primarily con	nsumer debts? Consonal, family, or housel	sumer debts are define	ed in 11 U.S.C. § 101(8) as "incurred by an		
	,		☐ No. Go to line 16b.	, , , , , , , , , , , , , , , , , , , ,				
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain					
			No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you ow	we that are not consu	mer debts or business	debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		□ No					
			☐ Yes					
18.	How many Creditors do	1 -49		1,000-5,000)	□ 25,001-50,000		
	you estimate that you owe?	□ 50-99	•					
		☐ 100-1		☐ 10,001-25,0	000	☐ More than100,000		
		200-9	199					
19.	How much do you	□ \$0 - \$		□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	\$50,001 - \$100,000			•			
			,001 - \$500,000					
		₩ \$500	,001 - \$1 million	Δ ψ100,000,0		E Word that too billon		
20.	How much do you	□ \$0 - \$	\$50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000		1 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
			,001 - \$500,000		1 - \$100 million	☐ \$10,000,000,001 - \$50 billion		
		□ \$500	,001 - \$1 million	□ \$100,000,0	01 - \$500 million	☐ More than \$50 billion		
Par	t 7: Sign Below							
For	you	I have e	xamined this petition, and I dec	lare under penalty of	perjury that the inform	ation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.		
			orney represents me and I did n nt, I have obtained and read the			an attorney to help me fill out this		
		l reques	t relief in accordance with the cl	hapter of title 11, Unit	ted States Code, spec	ified in this petition.		
		l unders bankrup and 357	tcy case pap/result in fines up to	concealing property, o \$250,000, or impris	or obtaining money or conment for up to 20 ve	property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Hugo I Signatur	Cruz/ re of Debtor 1	AND	Kimberly A Cruz Signature of Debtor			
		Execute	ed on 8-29-17 MM/DD/YYYY	2	Executed on MM	18-29-17 100/YYY		

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Debtor 1	Hugo L Cruz	Document	Page 9 of 78	8	
Debtor 2	Kimberly A Cruz	The same same same same same same same sam		Case	number (if known)
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, l	United States Code, a	and have ex	nformed the debtor(s) about eligibility to proceed splained the relief available under each chapter ebtor(s) the notice required by 11 U.S.C. § 342(b)
If you are	not represented by				edge after an inquiry that the information in the
	ey, you do not need	schedules filed with the petition is incorred	ot.		Ø 2 - 1
to file this	s page.			Date	8-29-17
		Signature of Attorney for Deleger			MM / DD / YYYY
		Joseph R. Doyle			
		Printed name Bizar & Dovle, LLC			
		Firm name	The state of the first the state of the stat		
		123 West Madison Street			
		Suite 205			
		Chicago, IL 60602			
		Number, Street, City, State & ZIP Code			
		Contact phone 312-427-3100	Ema	il address	joe@bizardoylelaw.com

6279065 Bar number & State

Fill in this info	ormation to identify your	case:					
Debtor 1	Hugo L Cruz						
	First Name	Middle Name	La	st Name			
Debtor 2	Kimberly A Cruz						
(Spouse if, filing)	First Name	Middle Name	La	st Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRI	CT OF ILLING	IS			
Case number							
(if known)						☐ Check if this is amended filing	
	rm 106Dec ation About a	an Individu:	al Debt	or's Sched	lules		12/15
Doolard	ition About t	tii iiidividad	<u> </u>	0. 0 00.100			
If two married	people are filing togethe	r, both are equally res	ponsible for s	supplying correct info	ormation.		
obtaining mon	his form whenever you f ley or property by fraud i . 18 U.S.C. §§ 152, 1341,	n connection with a ba	iles or amend ankruptcy cas	ed schedules. Making se can result in fines	g a talse statel up to \$250,000	ment, concealing propo), or imprisonment for	erty, or up to 20
c	ign Below						
³	igii below						
Did you	pay or agree to pay some	one who is NOT an at	ttorney to help	you fill out bankrup	tcy forms?		
■ No							
	Name of name				Attach Ponk	ruptcy Petition Preparer	'a Nation
∐ fes	. Name of person					and Signature (Official F	
							,
	nalty of perjury, I declare are trug⁄and correct.⁄	that I have read the s	ummary and	schedules filed with t	inis declaration	n and	
that they				Aunilla	WLA	X111.0/	
X	4000	The state of the s	X	1 1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1	MAN	WWY	
Huge	ture of Debtor 1			Kimperly A Cruz Signature of Debtor	, U´,	Ü	
Signa	_	~		Signature of Debtor	$t_{\alpha \alpha l l}$	7	
	0.29-1			<u> </u>	1011	/	

Case 17-26233 Doc 1 Filed 08/31/17 Entered 08/31/17 13:06:22 Page 11 of 78 Document **Hugo L Cruz** Debtor 1 Debtor 2 Case number (if known) **Kimberly A Cruz** No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** EIN: 5198 **RCS Handyman Handyman Business** 405 Clifton Dr. From-To 2012 - Present **Pauline Ciotola** Round Lake, IL 60073 255 W Dundee Rd. Palatine, IL 60074 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1519, and 3571. Hugo L Cruz Kimberly A Cruz Signature of Debtor 1 Signature of Debtor 2 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	Docume	nt Page 12 of 78	
Debtor 1	Hugo L Cruz			
	First Name	Middle Name	Last Name	
Debtor 2	Kimberly A Cruz			
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	
		Value	of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	78,936.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	27,695.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	106,631.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	165,861.25
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	14,868.00
	Your total liabilities	\$	180,729.25
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,204.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,232.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes		
7.	What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Case number (if known)

Debtor 1 Hugo L Cruz Document Page 13 of 78

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

4,150.84

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 2

Kimberly A Cruz

	Cas	se 17-2623	3 Doc 1		08/31/17 ument	Entered 08/31/17	7 13:06:22	Desc	Main
Fill	in this inform	ation to identify	your case and			1 mm. 14 m / 0			
Deb	otor 1	Hugo L Cruz	Z						
		First Name	Mi	iddle Name		Last Name			
	otor 2 use, if filing)	Kimberly A First Name		iddle Name		Last Name			
Unit	ted States Ban	nkruptcy Court for	the: NORTH	IERN DISTI	RICT OF ILLIN	NOIS			
Cas	se number								Charlettable is an
Cas						_		L	I Check if this is an amended filing
Sc In ea think infor Ansv	chedule ch category, se it fits best. Be mation. If more ver every quest	as complete and space is needed, ion.	roperty lescribe items. L accurate as posa attach a separat	sible. If two e sheet to th	married people nis form. On the	an asset fits in more than one of e are filing together, both are e e top of any additional pages, or or Have an Interest In	qually responsible	e for supp	lying correct
			<u> </u>			land, or similar property?			
	No. Go to Part	2.							
1.1	405 Clifton			What	is the property Single-family h	/? Check all that apply			s or exemptions. Put
	Street address, if	available, or other des	cription			or cooperative			aims on <i>Schedule D:</i> Secured by Property.
	Round Lak	ke IL	60073-0000	<u> </u>	Manufactured Land	or mobile home	Current value of entire property?	ı	Current value of the portion you own?
	City	State	ZIP Code		Investment pro	operty	\$78,936	6.00	\$78,936.00
					Other	in the property? Check one		ole, tenano	r ownership interest by by the entireties, or
	Lake			_ □	Debtor 2 only				
	County				Debtor 1 and I	•			ınity property
						f the debtors and another ou wish to add about this item on number:	(see instructions, such as local	5)	
						rom Part 1, including any e			\$78,936.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

Entered 08/31/17 13:06:22 Case 17-26233 Doc 1 Filed 08/31/17 Desc Main Page 15 of 78 Document Debtor 1 **Hugo L Cruz** Debtor 2 Kimberly A Cruz Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: F150 Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: 2007 Debtor 2 only Current value of the Current value of the 96,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Value based on NADA \$9,400.00 \$9,400.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Dodge** 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Caravan Debtor 1 only Model Creditors Who Have Claims Secured by Property. 2014 Year: Debtor 2 only Current value of the Current value of the 59000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Value based on NADA retail \$15,400.00 \$15,400.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$24,800.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe.....

Miscellaneous used household goods

\$1,800.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

□ No

Yes. Describe.....

Miscellaneous electronics

\$375.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

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Debtor 1 Debtor 2	Hugo L Cruz Kimberly A Cruz Case number (if known)	
☐ Yes.	Describe	
Example ■ No	tent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments Describe	and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Personal used clothing	\$600.00
□ No	Py ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, go Describe Miscellaneous costume jewelry	gold, silver
Example No □ Yes. 14. Any ot □ No □ Yes.	Describe ther personal and household items you did not already list, including any health aids you did not list Give specific information the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$2,795.00
Part 4: De	escribe Your Financial Assets	
	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petiti	on
	Cash	\$20.00
Exam _l □ No	its of money ples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage institutions. If you have multiple accounts with the same institution, list each. Institution name:	nouses, and other similar

Official Form 106A/B Schedule A/B: Property page 3

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Hugo L Cruz Debtor 1 Debtor 2 Kimberly A Cruz Case number (if known) Chase \$30.00 17.1. Checking **PNC** \$50.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you?

money or property owed to you

portion you own?

Do not deduct secured

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	ebtor 1 ebtor 2	Hugo L Cruz Kimberly A Cruz	Doddinent 1	Case number (if known)	
					claims or exemptions.
	■ No	unds owed to you Give specific information about the	m, including whether you alreac	ly filed the returns and the tax years	
29.	■ No		, spousal support, child support	, maintenance, divorce settlement, property	settlement
30.	Examp ■ No	imounts someone owes you iles: Unpaid wages, disability insura benefits; unpaid loans you ma		its, sick pay, vacation pay, workers' compe	nsation, Social Security
	Examp ■ No		,	SA); credit, homeowner's, or renter's insurar	nce
	⊔ Yes. I	Name the insurance company of ea Company na		Beneficiary:	Surrender or refund value:
	If you a someo	erest in property that is due you are the beneficiary of a living trust, one has died. Give specific information		rance policy, or are currently entitled to reco	eive property because
33.	Examp ■ No	against third parties, whether or les: Accidents, employment dispute Describe each claim			
34.	■ No	contingent and unliquidated clair Describe each claim	ns of every nature, including	counterclaims of the debtor and rights to	set off claims
35.	■ No	ancial assets you did not already Give specific information	/ list		
36		-		entries for pages you have attached	\$100.00
Pa	art 5: Des	scribe Any Business-Related Property	/ You Own or Have an Interest In.	List any real estate in Part 1.	
-	No. Go	to Part 6.	erest in any business-related pro	perty?	
	⊔ Yes. G	o to line 38.			
Pa		scribe Any Farm- and Commercial Fis ou own or have an interest in farmland, I		or Have an Interest In.	
46.		own or have any legal or equital Go to Part 7.	ole interest in any farm- or co	mmercial fishing-related property?	
	☐ Yes.	Go to line 47.			

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Hugo L Cruz Debtor 1 Debtor 2 Case number (if known) Kimberly A Cruz Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$78,936.00 Part 2: Total vehicles, line 5 \$24,800.00 Part 3: Total personal and household items, line 15 57. \$2,795.00 Part 4: Total financial assets, line 36 58. \$100.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$27,695.00 Copy personal property total \$27,695.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$106,631.00

Official Form 106A/B Schedule A/B: Property page 6

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		1700.0000		
Fill in this infor	mation to identify your	case:		
Debtor 1	Hugo L Cruz			
	First Name	Middle Name	Last Name	
Debtor 2	Kimberly A Cruz			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Id	entify the	Property	/ You C	Claim as	Exemp	١t
------------	------------	----------	---------	----------	-------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
405 Clifton Dr Round Lake, IL 60073 Lake County	\$78,936.00		\$30,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2007 Ford F150 96,000 miles Value based on NADA	\$9,400.00		\$4,800.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2014 Dodge Caravan 59000 miles Value based on NADA retail	\$15,400.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Miscellaneous used household goods	\$1,800.00		\$1,800.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous electronics Line from Schedule A/B: 7.1	\$375.00		\$375.00	735 ILCS 5/12-1001(b)
Line from Sofieddie A/D. 111			100% of fair market value, up to any applicable statutory limit	

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Kimberly A Cruz Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Personal used clothing 735 ILCS 5/12-1001(a) \$600.00 \$600.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Miscellaneous costume jewelry 735 ILCS 5/12-1001(b) \$20.00 \$20.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$20.00 \$20.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: Chase** 735 ILCS 5/12-1001(b) \$30.00 \$30.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking: PNC** 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Yes

Hugo L Cruz

Debtor 1

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		Document F	Page 22	of 78		
Fill in this inform	nation to identify you	r case:				
Debtor 1	Hugo L Cruz					
DCDIOI 1	First Name	Middle Name L	ast Name			
Debtor 2	Kimberly A Cruz	,				
(Spouse if, filing)	First Name		ast Name			
Linita d Ctatas Da	and an anthropy Constant for a throng	NORTHERN DISTRICT OF HILLIN	OIC.			
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT OF ILLIN	015			
Case number						
(if known)					☐ Checl	c if this is an
					amen	ded filing
Official Forn	<u>n 106D</u>					
Schedule	D: Creditors	Who Have Claims Se	ecured	by Propert	V	12/15
	D. G. Gartoro	Time mare claime of		. by 1 10poit)	
		two married people are filing together, ut, number the entries, and attach it to t				
number (if known).		ut, number the entries, and attach it to t	ilis ioilli. Oi	i the top of any addition	nai pages, write your na	ime and case
1. Do any creditors	have claims secured by	your property?				
`	_	is form to the court with your other sc	hedules Yo	ou have nothing else t	o report on this form	
_		•	ricaules. Te	ou have nothing clac t	o report on this form.	
■ Yes. Fill in	n all of the information b	pelow.				
Part 1: List A	II Secured Claims					
2. List all secured	claims. If a creditor has m	nore than one secured claim, list the credito	or separately	Column A	Column B	Column C
		a particular claim, list the other creditors in	Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, i	list the claims in alphabetic	al order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Consume	er Portfolio Svc	Describe the property that secures the	claim:	\$7,860.36	\$9,400.00	\$0.00
Creditor's Nam	е	2007 Ford F150 96,000 miles				
		Value based on NADA				
		As of the date you file, the claim is: Che	eck all that			
	guna Canyo	apply.	ok all triat			
Irvine, CA	N 92618	Contingent				
Number, Street	t, City, State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mor	rtgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mecha	nic's lien)			
	the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this c		Other (including a right to offset)	ien on veh	nicle		
community de	ebt					
	Opened					
	2/01/15					
	Last Active					
Date debt was inc	urred 10/16/15	Last 4 digits of account number	8560			
2.2 Ocwen		Describe the property that secures the	claim:	\$134,000.00	\$78,936.00	\$55,064.00
Creditor's Nam	е	405 Clifton Dr Round Lake, IL	60073			
ATTN: Ba		Lake County				
Departme		As of the date you file, the claim is: Che	eck all that			
	enuity Drive	apply.	7011 dil tildt			
Orlando,		Contingent				
Number, Street	t, City, State & Zip Code	Unliquidated				
M/10 41 - 1	- L10 or - 1	Disputed				
Who owes the de	ept? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only		An agreement you made (such as more car loan)	rtgage or sec	ured		
Debtor 2 only		_ ′				
■ Debtor 1 and De	•	☐ Statutory lien (such as tax lien, mecha	.nıc's lien)			
	he debtors and another	☐ Judgment lien from a lawsuit				

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			U			
Debtor 1 Hugo L C	ruz			Case number (if know)		
First Name	Middle N	ame Last Name	_			
Debtor 2 Kimberly	A Cruz					
First Name	Middle N	ame Last Name	<u> </u>			
Check if this claim re community debt	elates to a	Other (including a right to offset)	Mortgage			
Date debt was incurred	2011	Last 4 digits of account num	5198			
2.3 Prestige Finar	ncial Svc	Describe the property that secures	the claim:	\$24,000.89	\$15,400.00	\$0.00
Creditor's Name		2014 Dodge Caravan 59000 Value based on NADA retai	II.			
1420 S 500 W Salt Lake City	, UT 84115	As of the date you file, the claim is: apply. Contingent	: Check all that			
Number, Street, City, S		☐ Unliquidated				
Who owes the debt?	•	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	SHECK OHE.	An agreement you made (such as car loan)		ecured		
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At least one of the del	•	☐ Judgment lien from a lawsuit	sonarno s norij			
Check if this claim re community debt		Other (including a right to offset)	Lien on ve	ehicle		
	Opened 2/01/15 Last Active		4077			
Date debt was incurred	10/07/15	Last 4 digits of account num	4377			
Add the deller velve a	f vour ontring in C	olumn A on this page Write that are	mbor boro	\$46E 964 5	.	
	•	olumn A on this page. Write that nun		\$165,861.2	<u>.5</u>	
Write that number her		the dollar value totals from all pages	i.	\$165,861.2	! 5	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-26233 Doc 1 Filed 08/31/17 Entered 08/31/17 13:06:22 Desc Main

Fill in this	s information to identify your	case:	n Paue	/4 ()I	/ 0		
Debtor 1	Hugo L Cruz						
	First Name	Middle Name	Last Name)			
Debtor 2 (Spouse if, fil	ing) Kimberly A Cruz	Middle Name	Last Name	•			
				•			
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS				
Case num	nber					☐ Checki	f this is an
						amende	
O((; -; -1	E 400E/E						
	<u>Form 106E/F</u> ule E/F: Creditors W	lha Haya Haaaay	rad Claim	_			12/15
iny execute Schedule G Schedule D eft. Attach	plete and accurate as possible. Us bry contracts or unexpired leases is Executory Contracts and Unexp is Creditors Who Have Claims Sect the Continuation Page to this pag case number (if known).	that could result in a claim. ired Leases (Official Form 10 ured by Property. If more spa e. If you have no information	Also list executo 6G). Do not inclu ce is needed, co	ry contract de any cre py the Part	ts on Schedule A/B: Feditors with partially s t you need, fill it out, it	roperty (Official Forr ecured claims that a number the entries in	n 106A/B) and on re listed in the boxes on the
	creditors have priority unsecure						
_ `	. Go to Part 2.	a diamis against your					
■ Yes							
2. List all identify possible	I of your priority unsecured claims v what type of claim it is. If a claim ha le, list the claims in alphabetical orde If more than one creditor holds a pa	s both priority and nonpriority a er according to the creditor's na	mounts, list that o	laim here a	and show both priority a	nd nonpriority amount	s. As much as
	explanation of each type of claim, s			booklet.)			
					Total claim	Priority amount	Nonpriority amount
2.1 IL	Department of Revenue*	Last 4 digits of a	account number	5198	\$0.00	\$0.00	\$0.00
	riority Creditor's Name	When was the d	2 اد مستده ال	2016			
	O BOX 64338 hicago, IL 60664-0338	when was the d	ept incurred?	2016			
N	umber Street City State Zlp Code	As of the date yo	ou file, the claim	is: Check a	all that apply		
_	incurred the debt? Check one.	☐ Contingent					
	ebtor 1 only	☐ Unliquidated					
□ D	ebtor 2 only	☐ Disputed					
D	ebtor 1 and Debtor 2 only	• •	Y unsecured cla	im:			
☐ At	t least one of the debtors and anothe	Domestic sup	port obligations				
□с	heck if this claim is for a commur	-	rtain other debts y		•		
_	e claim subject to offset?			ury while yo	ou were intoxicated		
■ N		Other. Specify					
□ Ye	es 		Taxes				
	nternal Revenue Service*	Last 4 digits of a	account number	5198	\$0.00	\$0.00	\$0.00
Р	O Box 7346 hiladelphia, PA 19101-7346	When was the d	ebt incurred?	2016			
N	umber Street City State Zlp Code		ou file, the claim	is: Check a	all that apply		
	incurred the debt? Check one.	☐ Contingent					
_	ebtor 1 only	☐ Unliquidated					
□ D	ebtor 2 only	☐ Disputed					
■ D	ebtor 1 and Debtor 2 only	Type of PRIORIT		im:			
☐ At	t least one of the debtors and anothe	Domestic sup	port obligations				
	heck if this claim is for a commur	_	rtain other debts y		=		
	e claim subject to offset?	☐ Claims for dea	ath or personal inj	ury while yo	ou were intoxicated		
■ N	0	Other, Specify	/				

☐ Yes

Taxes

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	1 Hugo L Cruz 2 Kimberly A Cruz		Case number (if know)	
Part 2:	List All of Your NONPRIORITY Unsecu	red Claims		
3. Do	any creditors have nonpriority unsecured claims	s against you?		
	No. You have nothing to report in this part. Submit t	this form to the court with your other sch	edules.	
		,		
	Yes.			
uns	tall of your nonpriority unsecured claims in the ecured claim, list the creditor separately for each clain one creditor holds a particular claim, list the other to.	aim. For each claim listed, identify what	type of claim it is. Do not list claims already inc	cluded in Part 1. If more
				Total claim
4.1	Advocate Healtchare	Last 4 digits of account number	5198	\$606.00
	Nonpriority Creditor's Name 11638 S. Western Ave. Chicago, IL 60643	When was the debt incurred?	2015	-
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Medical		_
4.2	All Family Dental & Orthodontics	Last 4 digits of account number	5198	\$83.00
	Nonpriority Creditor's Name 719 Barron Blvd	When was the debt incurred?	2015	
	Grayslake, IL 60030 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other Specify Medical		

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Debtor Debtor	r 1 Hugo L Cruz r 2 Kimberly A Cruz		Case number (if know)	
4.3	All Kids	Last 4 digits of account number	5198	\$120.00
	Nonpriority Creditor's Name PO Box 19121 Springfield, IL 62794	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.4	Allergy & Asthma Consultants	Last 4 digits of account number	5198	\$1,065.00
	Nonpriority Creditor's Name 36100 N Brookside Drive Suite 203	When was the debt incurred?	2016	
	Gurnee, IL 60031 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.5	Best Buy	Last 4 digits of account number	5198	\$228.00
	Nonpriority Creditor's Name PO Box 17298	When was the debt incurred?	2014	
	Rumber Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Credit Card	<u> </u>	

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	1 Hugo L Cruz 2 Kimberly A Cruz		Case number (if know)	
4.6	Capital One Bank Usa N	Last 4 digits of account number	5424	\$452.00
	Nonpriority Creditor's Name 15000 Capital One Dr Richmond, VA 23238 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 4/01/15 Last Active 1/06/16	
	Who incurred the debt? Check one.	7.6 of the date you me, the claim	o. Oncok all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.7	Capital One Bank Usa N	Last 4 digits of account number	1761	\$393.00
	Nonpriority Creditor's Name 15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 5/01/15 Last Active 8/18/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	a plane, and other similar debts	
	□ Yes	Other. Specify Credit Card		
4.8	Cash Fairy Nonpriority Creditor's Name	Last 4 digits of account number	5198	\$25.00
	PO Box 320 Hays, MT 59527	When was the debt incurred?	2015	
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection	Account	

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Debto	or 2 Kimberly A Cruz		Case number (if know)	
4.9	Cbna Nonpriority Creditor's Name	Last 4 digits of account number	0006	\$624.00
	50 Northwest Point Road Elk Grove Village, IL 60007	When was the debt incurred?	Opened 10/01/15 Last Active 1/04/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1 0	Comenity Bank/womnwthn	Last 4 digits of account number	9118	\$467.00
	Nonpriority Creditor's Name		Opened 3/01/15 Last Active	
	4590 E Broad St Columbus, OH 43213	When was the debt incurred?	8/11/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.1	Diversified Consultants	Last 4 digits of account number	5198	\$57.00
'	Nonpriority Creditor's Name			• • • • • • • • • • • • • • • • • • • •
	PO Box 1391	When was the debt incurred?	2015	
	Southgate, MI 48195 Number Street City State Zlp Code	As of the date you file, the claim i	s. Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	•		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	a Glanni.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Medical		
	55	- Other, Specify		

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2 Kimberly A Cruz	(Case number (if know)	
First Premier Bank	Last 4 digits of account number	9674	\$433.00
Nonpriority Creditor's Name 3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incurred?	Opened 2/18/15 Last Active 8/12/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is	: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separa report as priority claims	ation agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts	
Yes	Other. Specify Credit Card		
Goldent Valley Lending Nonpriority Creditor's Name	Last 4 digits of account number	5198	\$279.00
635 East Hwy 20 Upper Lake, CA 95485	When was the debt incurred?	2016	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is	Check all that apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	ation agreement or divorce that you did not	
No	Debts to pension or profit-sharing	plans, and other similar debts	
Yes	Other. Specify Collection A	ccount	
Greenline Loans	Last 4 digits of account number	5198	\$100.00
Nonpriority Creditor's Name PO Box 507			· · · · · · · · · · · · · · · · · · ·
Hays, MT 59527			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	: Check all that apply	
Debtor 1 only	Пол		
Debtor 2 only	☐ Contingent		
■ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
_	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ation agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts	
□Yes	Other. Specify Collection A		

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Debtor Debtor	1 Hugo L Cruz 2 Kimberly A Cruz		Case number (if know)	
4.1 5	Harris & Harris	Last 4 digits of account number	5198	\$368.00
	Nonpriority Creditor's Name 600 W. Jackson Blvd., #400 Chicago, IL 60661	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection	Account	
4.1	John T Magee	Last 4 digits of account number	5198	\$346.00
	Nonpriority Creditor's Name 500 Cedar Lake Rd.	When was the debt incurred?	2015	
	Round Lake, IL 60073 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	□ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Account	
4.1	Kohls/capone	Last 4 digits of account number	1252	\$424.00
	Nonpriority Creditor's Name N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 8/01/15 Last Active 10/04/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	

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Debtor 2 Kir	nberly A Cruz		Case number (if know)	
Lab (Last 4 digits of account number	5198	\$38.00
PO B	ority Creditor's Name ox 2240	When was the debt incurred?	2016	
Numbe	ngton, NC 27216 or Street City State Zlp Code ncurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Del	otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure	d claim:	
debt	eck if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	aration agreement or divorce that you did not	
☐ Yes	5	Other. Specify Medical	gr	
' I	County HeatIh Department ority Creditor's Name	Last 4 digits of account number	5198	\$491.00
	Grand Avenue kegan, IL 60085	When was the debt incurred?	2015	
Numbe	or Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
☐ Del	otor 1 only	☐ Contingent		
☐ Del	otor 2 only	☐ Unliquidated		
■ Del	otor 1 and Debtor 2 only	☐ Disputed		
☐ At I	east one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
debt	eck if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Jami Sabject to Shoot.	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	3	Other. Specify Collection		
	Collections	Last 4 digits of account number	5198	\$38.00
PO B	ority Creditor's Name ox 2240 ngton, NC 27216	When was the debt incurred?	2016	
Numbe	or Street City State Zlp Code curred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Del	otor 1 only	☐ Contingent		
☐ Del	otor 2 only	☐ Unliquidated		
■ Del	otor 1 and Debtor 2 only	☐ Disputed		
☐ At I	east one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Che	eck if this claim is for a community	☐ Student loans		
debt Is the	claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No		Debts to pension or profit-sharing		
☐ Yes	3	Other. Specify Corporatio	Account for Laboratory n of America	

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Debtor 2 Kimberly A Cruz	Case number (if know)	Case number (if know)	
Mabt/contfin	Last 4 digits of account number 9205	\$722.00	
Nonpriority Creditor's Name 121 Continental Dr Ste 1 Newark, DE 19713	Opened 4/01/15 Last Active 8/12/15)	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did report as priority claims	not	
■ No	Debts to pension or profit-sharing plans, and other similar debts		
Yes	■ Other. Specify Credit Card		
Mcsi Inc Nonpriority Creditor's Name	Last 4 digits of account number 4194	\$200.00	
Po Box 327 Palos Heights, IL 60463	When was the debt incurred?		
Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	$\hfill \square$ Obligations arising out of a separation agreement or divorce that you did report as priority claims	not	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
☐ Yes	■ Other. Specify 01 Village Of Lakemoor		
Mcsi Inc	Last 4 digits of account number 4186	\$200.00	
Nonpriority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did report as priority claims	not	
No	\square Debts to pension or profit-sharing plans, and other similar debts		
Yes	■ Other. Specify 01 Village Of Lakemoor		

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	Case number (if know)		
Last 4 digits of account number	3802	\$339.00	
When was the debt incurred?	Opened 9/01/15 Last Active 10/16/15		
As of the date you file, the claim	is: Check all that apply		
•			
☐ Contingent			
☐ Unliquidated			
☐ Disputed			
Type of NONPRIORITY unsecured	d claim:		
☐ Student loans			
☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
Debts to pension or profit-sharing	ng plans, and other similar debts		
Other. Specify Credit Card	<u> </u>		
Last 4 digits of account number	5198	\$252.00	
When was the debt incurred?	2016		
As of the date you file, the claim	is: Check all that apply		
Contingent			
-			
_ '			
•	d claim:		
☐ Student loans			
☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
Debts to pension or profit-sharing	ng plans, and other similar debts		
Other. Specify Medical			
	E400	¢420.00	
Last 4 digits of account number	3196	\$129.00	
When was the debt incurred?	2015		
As of the date you file, the claim	is: Check all that apply		
☐ Contingent			
☐ Unliquidated			
☐ Disputed			
•	d claim:		
☐ Student loans			
Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
Debts to pension or profit-sharing	ng plans, and other similar debts		
Other. Specify Medical			
	When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Debts to pension or profit-sharin Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Debts to pension or profit-sharin Other. Specify Medical Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Debts to pension or profit-sharin Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Disputed Type of NONPRIORITY unsecure Student loans Disputed Type of NONPRIORITY unsecure Student loans Disputed Type of NONPRIORITY unsecure	Last 4 digits of account number Opened 9/01/15 Last Active 10/16/15	

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ebtor 2 Kimberly A Cruz		Case number (if know)		
Oportun/progreso	Last 4 digits of account number	1158	\$847.00	
Nonpriority Creditor's Name		Opened 12/22/15 Last Active		
1600 Seaport Blvd Ste 25 Redwood City, CA 94063	When was the debt incurred?	12/31/15		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
☐ Yes	Other. Specify Unsecured			
Pediatric & Family Dental	Last 4 digits of account number	5198	\$44.00	
Nonpriority Creditor's Name 389 Center St. Gravelako II. 60030	When was the debt incurred?	2015		
Grayslake, IL 60030 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only				
Debtor 2 only	☐ Contingent			
■ Debtor 1 and Debtor 2 only	☐ Unliquidated			
<u> </u>	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
At least one of the debtors and another	Student loans	 		
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
Yes	Other. Specify Medical			
2 .				
Progressive	Last 4 digits of account number	5198	\$1,889.00	
Nonpriority Creditor's Name 11629 S 700 E, Suite 250 Draper, UT 84020	When was the debt incurred?	2015		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.				
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
■ Debtor 1 and Debtor 2 only	□ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts		
☐ Yes	■ Other. Specify Collection	Account		

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Kimberly A Cruz	Case	number (if know)	
Provida Family Medicene	Last 4 digits of account number 5198	В	\$375.00
Nonpriority Creditor's Name 18931 W Washington Suite 100	When was the debt incurred? 2015	5	
Grayslake, IL 60030 Number Street City State Zlp Code	As of the date you file, the claim is: Chec	ck all that apply	
Who incurred the debt? Check one.	7.5 or the date you me, the claim ic.	on an ende apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation a report as priority claims		
No	☐ Debts to pension or profit-sharing plans	, and other similar debts	
☐ Yes	Other. Specify Medical		
Rcvl Per Mng	Last 4 digits of account number 9015	5	\$1,166.00
Nonpriority Creditor's Name 20816 44th Ave W	When was the debt incurred?		Ψ1,100.00
Lynnwood, WA 98036			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Chec	ck all that apply	
Debtor 1 only	П		
■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a separation a report as priority claims	greement or divorce that you did not	
No	☐ Debts to pension or profit-sharing plans	, and other similar debts	
☐ Yes	Other. Specify 11 Sprint		
Rosalind Franklin University Health	Last 4 digits of account number 5198	В	\$60.00
Nonpriority Creditor's Name			·
Attn: 5621X PO Box 14000	When was the debt incurred? 2016	6	
Belfast, ME 04915			
Number Street City State Zlp Code	As of the date you file, the claim is: Chec	ck all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	_	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	•	
Check if this claim is for a community	☐ Obligations arising out of a separation a	agreement or divorce that you did not	
debt Is the claim subject to offset?			
ls the claim subject to offset? No	report as priority claims Debts to pension or profit-sharing plans	. and other similar debts	

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Kimberly A Cruz	Case number (if know)	Case number (if know)	
Sleep Management Solutions	Last 4 digits of account number 5198	\$37.00	
Nonpriority Creditor's Name PO Box 7780 London, KY 40742	When was the debt incurred? 2016		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you	did not	
No	report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
□ Yes	Other. Specify Medical		
The Village of Round Lake Park	Last 4 digits of account number 5198	\$50.00	
Nonpriority Creditor's Name 203 E Lakeshore Dr Round Lake, IL 60073	When was the debt incurred? 2015		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you report as priority claims	did not	
■ No	Debts to pension or profit-sharing plans, and other similar debts		
Yes	■ Other. Specify Collection Account		
Transworld Sys Inc/33	Last 4 digits of account number 5034	\$164.00	
Nonpriority Creditor's Name Pob 15609 Wilmington, DE 19850	When was the debt incurred? Opened 8/01/15		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you report as priority claims	did not	
■ No	Debts to pension or profit-sharing plans, and other similar debts		
☐ Yes	■ Other. Specify Collection Attorney Carecentrix		

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	or 2 Kimberly A Cruz		Case number (if know)	
.3	Transworld Sys Inc/33	Last 4 digits of account number	5031	\$144.00
	Nonpriority Creditor's Name Pob 15609	When was the debt incurred?	Opened 8/01/15	
	Wilmington, DE 19850 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,	one on an anat app.,	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Carecentrix	
.3	Transworld Sys Inc/33	Last 4 digits of account number	5035	\$50.00
	Nonpriority Creditor's Name Pob 15609	When was the debt incurred?	Opened 8/01/15	
	Wilmington, DE 19850			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	\square Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Carecentrix	
.3	Vania		£400	¢0.00
	Verve Nonpriority Creditor's Name	Last 4 digits of account number	5198	\$0.00
	Continental Finance PO Box 8099	When was the debt incurred?	2014	
	Newark, DE 19714	_		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes			
	□ res	Other. Specify Medical		

Case 17-26233 Doc 1 Filed 08/31/17 Entered 08/31/17 13:06:22 Desc Main Page 38 of 78 Document Debtor 1 Hugo L Cruz Debtor 2 Kimberly A Cruz Case number (if know) 4.3 5053 \$646.00 Webbank/fingerhut Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 11/01/14 Last Active 6250 Ridgewood Rd When was the debt incurred? 9/09/15 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Charge Account Other. Specify Webbank/fingerhut 7426 \$345.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/15 Last Active 6250 Ridgewood Rd When was the debt incurred? 10/15/15 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.4 Webbank/gettington 6472 \$572.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/15 Last Active 6250 Ridgewood Rd 10/15/15 When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

☐ Yes ☐ Other. Specify Charge Account

Part 3: List Others to Be Notified About a Debt That You Already Listed

Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

debt

■ No

Official Form 106 E/F

☐ Check if this claim is for a community

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Hugo L Cruz
Debtor 2 Kimberly A Cruz

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 14,868.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 14,868.00

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		DOCUME	III Paue 40 01 78	
Fill in this infor	mation to identify your	case:		
Debtor 1	Hugo L Cruz			
	First Name	Middle Name	Last Name	
Debtor 2	Kimberly A Cruz			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	whom you have the	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3	City		State	ZIF Code	
2.0	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.5	Oity		Olalo	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	nt Page 41 d	of 78
Fill in this i	nformation to identify your	case:		
Debtor 1	Hugo L Cruz			
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2	Kimberly A Cruz			
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	er			
(if known)				☐ Check if this is an
				amended filing
Sched	iling together, both are equa	e also liable for any deb ally responsible for supp	lying correct informa	as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write
	and case number (if known).			to the page. On the top of any manner and agos, miles
1. Do y	ou have any codebtors? (If y	ou are filing a joint case, o	do not list either spouse	e as a codebtor.
■ No				
■ No				
Arizona No. 0	in the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include nington, and Wisconsin.)
in line : Form 1 out Co	2 again as a codebtor only if	that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	or if your spouse is filing with you. List the person show a sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to f **Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				Schedule D, line
N	lame			Schedule E/F, line
				☐ Schedule G, line
	lumber Street ity	State	ZIP Code	<u> </u>
				D a
3.2	lame			☐ Schedule D, line
.,				☐ Schedule E/F, line ☐ Schedule G, line
				Scriedule G, line
	lumber Street	01-1-	710.0	
C	ity	State	ZIP Code	

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						_			
Fill	in this information t	o identify your ca	ase:						
De	btor 1	Hugo L Cruz	2						
1 -	btor 2 buse, if filing)	Kimberly A	Cruz						
Un	ited States Bankrup	tcy Court for the	: NORTHERN DISTRIC	CT OF ILL	INOIS				
	se number nown)			-				nt showin	g postpetition chapter ollowing date:
O	fficial Form	1061					MM / DD/ Y		Showing date.
	chedule I:		ome			IX	ז /טט / זוווו	111	12/15
spo atta	use. If you are sep ch a separate shee	arated and you	are married and not filing wing spouse is not filing wing wing the top of any additions.	ith you, d	o not include information	on abou	t your spo	use. If mo	ore space is needed,
1.	Fill in your emploinformation.	oyment		Debtor	1		Debtor 2	or non-fi	ling spouse
	If you have more than one job,		Employment status*	■ Emp	■ Employed		■ Employed		
	attach a separate information about		Employment status	☐ Not employed			☐ Not employed		
	employers.		Occupation	Mainte	enance Tech		-		
	Include part-time, self-employed wo		Employer's name	Nemera					
	Occupation may i or homemaker, if		Employer's address		eerfield Pkwy o Grove, IL 60089				
			How long employed the	here?	1 month *See Attachment for	Additio	nal Emplo	ment Inf	ormation
Pa	rt 2: Give De	tails About Mor	nthly Income						
	imate monthly incouse unless you are		ate you file this form. If	you have	nothing to report for any	line, write	e \$0 in the	space. Ind	clude your non-filing
	ou or your non-filing e space, attach a se		ore than one employer, co	ombine the	e information for all empl	oyers for	that perso	n on the li	nes below. If you need
						For De	btor 1		btor 2 or ing spouse
2.			ry, and commissions (becalculate what the monthle			4	,716.00	\$	0.00

Official Form 106I Schedule I: Your Income page 1

0.00

0.00

0.00

4,716.00

+\$

\$

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

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	tor 1 tor 2	Hugo L Cruz Kimberly A Cruz	_	(Case	e number (<i>if known</i>)				
						r Debtor 1			Debtor -filing s	pouse	
	Cop	y line 4 here	4.		\$_	4,716.00)	\$		0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	1,226.00)	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5k		\$	0.00	_	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.00	_	\$		0.00	_
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.00)	\$		0.00	_
	5e.	Insurance	56	€.	\$	0.00)	\$		0.00	_
	5f.	Domestic support obligations	5f		\$	0.00)	\$		0.00	_
	5g.	Union dues	50	g.	\$_	0.00)	\$		0.00	
	5h.	Other deductions. Specify:	_ 5ł	า.+	\$_	0.00) -	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,226.00)_	\$		0.00	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,490.00)_	\$		0.00	_
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	80 80 86	o. d. ∍.	\$ \$ - - - - - - - - -	0.00 0.00 0.00 0.00 0.00)))	\$\$ \$\$\$ \$\$\$ \$\$\$		0.00 0.00 0.00 0.00 0.00	- - - -
	8h.	Other monthly income. Specify: RCS Handyman		۶. ۱.+	\$_	714.00	_	· ·		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	:	\$	714.00)	\$		0.0	0
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		4,204.00 +	\$		0.00	= \$	4,204.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_		,					,
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your in friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	dep						Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							. 12.	\$	4,204.00
13.	Do y	you expect an increase or decrease within the year after you file this form	?							Combi monthl	ned y income
	Ш	Yes. Explain:									

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20010. 2	Tamberry A Graz		
Debtor 2	Kimberly A Cruz	Case number (if known)	
Debtor 1	Hugo L Cruz		

Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Handyman	
Name of Employer	RCS Handyman	
How long employed	4 years	
Address of Employer	405 Clifton Dr.	
	Round Lake, IL 60073	

Official Form 106I Schedule I: Your Income page 3

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						ı					
FIII	in this informa	ition to identify yo	ur case:								
Deb	otor 1	Hugo L Cruz				Check if this is:					
Deh	otor 2	Kimberly A C	`****					ended filing	ving postpetition chapter		
	ouse, if filing)	Killiberry A C)1 UZ						the following date:		
Unit	ted States Bankr	ruptcy Court for the:	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / D	D / YYYY			
Cas	se number										
(If k	nown)										
0	fficial Fo	rm 106J									
		J: Your I	 Expen	ses					12/1		
Be info nur	as complete a ormation. If m mber (if know	and accurate as nore space is ne n). Answer ever	possible. eded, attac y question	If two married people ar	e filing together, be form. On the top of	oth are eq f any addi	ually res tional pa	ponsible fo	or supplying correct rour name and case		
Par 1.	t 1: Descr Is this a joir	ribe Your House	hold								
٠.	□ No. Go to										
		es Debtor 2 live i	in a separa	ate household?							
	■ N	o									
	□ Y	es. Debtor 2 mus	st file Officia	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor 2.				
2.	Do vou have	e dependents?	□ No								
	Do not list D	-		Fill out this information for	Dependent's relati	ionshin to	Den	endent's	Does dependent		
	Debtor 2.	cotor i una	Yes.	each dependent	Debtor 1 or Debto		age		live with you?		
	Do not state	the							□ No		
	dependents				Dependent		13		■ Yes		
									□ No		
									☐ Yes ☐ No		
									☐ Yes		
									□ No		
									☐ Yes		
3.	expenses o	penses include f people other tl d your depende	han 🗖	No Yes							
Est	timate your ex		our bankru	y Expenses iptcy filing date unless y y is filed. If this is a supp							
the		h assistance and		government assistance it luded it on <i>Schedule I:</i> Y				Your expe	enses		
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$		580.00		
	If not includ	led in line 4:									
	4a. Real e	estate taxes				4a.	\$		0.00		
		rty, homeowner's				4b.			0.00		
		maintenance, re	•			4c.			125.00		
5.		owner's associat		iominium dues I ur residence , such as ho	me equity loans	4d. 5.	·		0.00		

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Case number (if known)				
256.00				
0.00				
361.00				
0.00				
700.00				
0.00				
200.00				
100.00				
210.00				
450.00				
100.00				
0.00				
0.00				
0.00				
150.00				
0.00				
0.00				
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0.00				
3,232.00				
3,232.00				
4,204.00				
3,232.00				
070.00				
972.00				
r decrease because of a				
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r				

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Fill in this inform						
	mation to identify your	case:				
Debtor 1	Hugo L Cruz					
5 1	First Name	Middle Name	Last	Name		
Debtor 2	Kimberly A Cruz	Middle News	1	Name		
(Spouse if, filing)	FIRST Name	Middle Name	Lasi	Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOI	S		
Case number						
(if known)					_	Check if this is an amended filing
Official Forr Declarat	-	n Individual	Debto	or's Schedu	les	12/15
	8 U.S.C. §§ 152, 1341, 1	519, and 3571.				
		one who is NOT an attorn	ey to help	you fill out bankruptcy	forms?	
■ No						
☐ Yes. N	Name of person					tion Preparer's Notice, ture (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sumn	nary and s	chedules filed with this	declaration and	
X /s/ Hug	go L Cruz		х	/s/ Kimberly A Cruz		
Hugo I	L Cruz			Kimberly A Cruz		
Signatu	re of Debtor 1			Signature of Debtor 2		
Date _	August 31, 2017			Date August 31, 20	17	

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Filli	in this inforr	nation to identify you	case:						
Deb	tor 1	Hugo L Cruz							
		First Name	Middle Name)	Last Name				
Deb	tor 2	Kimberly A Cruz							
(Spot	use if, filing)	First Name	Middle Name		Last Name				
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN D	ISTRICT OF IL	LINOIS				
Cas	e number								
(if kno	_					_	heck if this is an mended filing		
Off	icial Fo	rm 107							
			Affaire for	Individus	als Filing for B	ankruntov	4/16		
						equally responsible for sup additional pages, write you			
		n). Answer every ques		Silver to tills	ionii. On the top of any	additional pages, write you	i name and case		
Dow	Cive F	Dataila Abaut Vaur Ma	rital Status and V	Whore Ven Liv	ad Bafara				
Part	Give L	Details About Your Ma	ritai Status and v	vnere You Liv	ea Betore				
1.	What is you	r current marital statu	s?						
	■ Married □ Not ma								
	□ NOUTHA	meu							
2.	During the I	Ouring the last 3 years, have you lived anywhere other than where you live now?							
	■ No								
	☐ Yes. Lis	st all of the places you li	ved in the last 3 ye	ears. Do not in	clude where you live now				
	Debtor 1 Pr	ior Address:	Dates lived	Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2		
						ity property state or territory co, Texas, Washington and W			
	■ No								
	☐ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Co	debtors (Officia	l Form 106H).				
		·		·	,				
Part	2 Expla	in the Sources of You	r Income						
	Fill in the tota	al amount of income you	received from all	∣jobs and all bι	business during this ye usinesses, including part- gether, list it only once un		idar years?		
	П Мо								
	Yes. Fil	l in the details.							
			Debtor 1			Debtor 2			
			Sources of inco Check all that ap	ply. (I	Gross income before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year untiled for bankruptcy:	■ Wages, commonuses, tips	nissions,	\$35,132.00	☐ Wages, commissions, bonuses, tips	\$0.00		
			_			☐ Operating a business			
			Operating a b	usiness		_ operating a basiness			

Official Form 107

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Debtor 1 Hugo L Cruz

Debtor 2 Kimberly A Cruz

Debtor 2 Kimberly A Cruz

Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
or last calendar year: January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$44,293.00	■ Wages, commissions, bonuses, tips	\$0.0
	Operating a business		☐ Operating a business	
For the calendar year before that: January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$57,143.00	☐ Wages, commissions, bonuses, tips	\$0.0
	☐ Operating a business		☐ Operating a business	
or the calendar year: January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$32,606.00	☐ Wages, commissions, bonuses, tips	\$0.0
	☐ Operating a business		☐ Operating a business	
For the calendar year: January 1 to December 31, 2013)	■ Wages, commissions, bonuses, tips	\$28,122.00	☐ Wages, commissions, bonuses, tips	\$0.0
	☐ Operating a business		☐ Operating a business	

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

☐ Yes. Fill in the details.

Debtor 1		Debtor 2		
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

υ.	AIG	eitiiei	Debitor 1 s of Debitor 2 s debits primarily consumer debits:
		No.	Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an
			individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

■ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

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		Hugo L Cruz Kimberly A Cruz	Document r	Cas	e number (if known)		
	Credit	or's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	ment for
7.	Insiders of which	1 year before you filed for bankruptos include your relatives; any general par you are an officer, director, person in ess you operate as a sole proprietor. 17	rtners; relatives of any gen- control, or owner of 20% o	eral partners; partner r more of their voting	rships of which yo g securities; and ar	u are a general լ ny managing age	partner; corporation ent, including one fo
	■ No	o es. List all payments to an insider.					
	Inside	r's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
8.	insider Include	payments on debts guaranteed or cosi		ments or transfer a	ny property on a	ccount of a deb	t that benefited ar
		r's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	
Pai	rt 4:	dentify Legal Actions, Repossession	s, and Foreclosures	para	5 5.1. 5	o.aao o.oa	0
9.	List all s	es. Fill in the details.		s, divorces, collectio			r custody
		number	nature or the case	Court or agency		Status of the	case
10.	Check a ■ No □ Ye	1 year before you filed for bankrupto all that apply and fill in the details below b. Go to line 11. es. Fill in the information below. or Name and Address			oreclosed, garnis	hed, attached,	seized, or levied? Value of the property
11.		90 days before you filed for bankrup	tcy, did any creditor, incl		ancial institution	, set off any am	ounts from your
	■ No	ats or refuse to make a payment becans ses. Fill in the details.	ause you owed a debt?				
	Credit	or Name and Address	Describe the action the	creditor took	Date :	action was	Amount
12.				erty in the possessi	on of an assigne	e for the benefi	t of creditors, a

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Debte Debte		Hugo L Cruz Kimberly A Cruz	•	Case number	(if known)	
Part	5:	List Certain Gifts and Contribution	ns			
I	N	n 2 years before you filed for bank lo 'es. Fill in the details for each gift.	ruptcy, c	lid you give any gifts with a total value of more t	han \$600 per person?	•
	per p Perso	with a total value of more than \$60 erson on to Whom You Gave the Gift and		Describe the gifts	Dates you gave the gifts	Value
14. V	N			lid you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	more Chari	or contributions to charities that than \$600 ity's Name ess (Number, Street, City, State and ZIP Cod		Describe what you contributed	Dates you contributed	Value
Part	6:	List Certain Losses				
I	organ ■ N	n 1 year before you filed for bankrunbling? No Yes. Fill in the details.	uptcy or	since you filed for bankruptcy, did you lose any	-	t, fire, other disaster
		ribe the property you lost and the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List pending acc claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Part	7:	List Certain Payments or Transfer	rs			
d II	consunctude	Ilted about seeking bankruptcy or	preparir	d you or anyone else acting on your behalf pay on g a bankruptcy petition? s, or credit counseling agencies for services require		ty to anyone you
	Addr Emai	on Who Was Paid ess I or website address on Who Made the Payment, if Not \	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Biza 123 \ Suite Chic	r & Doyle, LLC West Madison Street e 205 ago, IL 60602 Dbizardoylelaw.com		Attorney Fees	2017	\$500.00
	123 \ Suite Chic	r & Doyle, LLC West Madison Street e 205 ago, IL 60602 Dbizardoylelaw.com		Attorney Fees - Fees from prior case that were paid to the firm.	2016	\$1,908.11

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Debtor 1 Hugo L Cruz Debtor 2 Kimberly A Cruz

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.						
	Yes. Fill in the details. Person Who Was Paid Address	Description and va	llue of any prope	rty Date pa or trans made		Amount of payment	
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers mad include gifts and transfers that you have already	siness or financial affai le as security (such as th	rs?				
	■ No □ Yes. Fill in the details.						
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre		Describe any prope payments received paid in exchange		Date transfer was made	
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		property to a se	lf-settled trust or simi	lar device of	f which you are a	
	Name of trust	Description and va	lue of the proper	ty transferred		Date Transfer was made	
Par	8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and Stora	ge Units			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.						
		Last 4 digits of account number	Type of account instrument	or Date accoun closed, sold, moved, or transferred		Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any s	safe deposit box or of	her deposite	ory for securities,	
	NoYes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Str State and ZIP Code)		escribe the contents		Do you still have it?	
22.	Have you stored property in a storage unit or	place other than your	home within 1 ye	ar before you filed for	bankruptcy	?	
	NoYes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or hat to it? Address (Number, State and ZIP Code)		escribe the contents		Do you still have it?	

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Debtor 1 Hugo L Cruz Debtor 2 Kimberly A Cruz

Case number (if known)

Par	rt 9: Identify Property You Hold or Control fo	r Someone Else					
23.	Do you hold or control any property that some for someone.	eone else owns? Include any prope	rty you	borrowed from, are storing fo	r, or hold in trust		
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Desci	ribe the property	Value		
Par	rt 10: Give Details About Environmental Inform	mation					
For	the purpose of Part 10, the following definition	s apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these se	air, land, soil, surface water, groun					
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa		law, wl	hether you now own, operate,	or utilize it or used		
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		s waste	e, hazardous substance, toxic	substance,		
Rep	port all notices, releases, and proceedings that	you know about, regardless of whe	n they o	occurred.			
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	e under	or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		nvironmental law, if you now it	Date of notice		
25.	Have you notified any governmental unit of an	y release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		nvironmental law, if you now it	Date of notice		
26.	Have you been a party in any judicial or admir	nistrative proceeding under any env	ironme	ntal law? Include settlements	and orders.		
	No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Natur	e of the case	Status of the case		
Par	rt 11: Give Details About Your Business or Co	onnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have a	ny of th	e following connections to an	y business?		
	■ A sole proprietor or self-employed in a	a trade, profession, or other activity	, either	full-time or part-time			
	☐ A member of a limited liability compan			-			
	☐ A partner in a partnership	• • • • • • • • • • • • • • • • • • • •		•			
	☐ An officer, director, or managing exec	utive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Entered 08/31/17 13:06:22 Case 17-26233 Doc 1 Filed 08/31/17 Desc Main Page 54 of 78 Document **Hugo L Cruz** Debtor 1 Debtor 2 Kimberly A Cruz Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed EIN: **RCS Handyman Handyman Business** 5198 405 Clifton Dr. From-To 2012 - Present **Pauline Ciotola** Round Lake, IL 60073 255 W Dundee Rd. Palatine, IL 60074 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kimberly A Cruz /s/ Hugo L Cruz Kimberly A Cruz **Hugo L Cruz** Signature of Debtor 1 Signature of Debtor 2 August 31, 2017 Date August 31, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 31, 2017		
Signed:		
/s/ Hugo L Cruz	/s/ Joseph R. Doyle	
Hugo L Cruz	Joseph R. Doyle 6279065	-
	Attorney for the Debtor(s)	
/s/ Kimberly A Cruz	•	
Kimberly A Cruz		
Debtor(s)		

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	re	Hugo L Cruz Kimberly A C	ruz			Case	No.		
	-				Debtor(s)	Chap	ter	13	
					ENSATION OF ATT			. ,	
1.	con	npensation paid t	o me v	vithin one year before the f	116(b), I certify that I am the attilling of the petition in bankrupton of or in connection with the	cy, or agreed to be	paid	to me, for services re	t endered or to
								4,000.00	
		Prior to the filing	ng of t	his statement I have receive	ed	\$		500.00	
		Balance Due				\$		3,500.00	
2.	The	e source of the co	mpens	sation paid to me was:					
		Debtor		Other (specify):					
3.	The	e source of compo	ensatio	on to be paid to me is:					
		Debtor		Other (specify):					
4.		I have not agree	d to sh	nare the above-disclosed co	mpensation with any other pers	son unless they are	mem	bers and associates o	f my law firm.
					ensation with a person or person names of the people sharing in				aw firm. A
5.	In	return for the abo	ve-dis	closed fee, I have agreed to	render legal service for all asp	ects of the bankrup	otcy c	ase, including:	
	b. c.	Preparation and	filing of f the d	of any petition, schedules, s lebtor at the meeting of cred	ndering advice to the debtor in statement of affairs and plan wh ditors and confirmation hearing	nich may be require	d;	-	rruptcy;
6.	Ву	agreement with t	he det	otor(s), the above-disclosed	fee does not include the follow	ving service:			
					CERTIFICATION				
this		ertify that the fore kruptcy proceeding		is a complete statement of	any agreement or arrangement	for payment to me	for r	epresentation of the o	lebtor(s) in
	Aug	just 31, 2017			/s/ Joseph R. I				
	Date	2			Joseph R. Doy Signature of Atto				
					Bizar & Doyle,	LLC			
					123 West Madi	ison Street			
					Suite 205 Chicago, IL 60	602			
					312-427-3100	Fax: 312-427-54	00		
					joe@bizardoyl Name of law firm				
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within the firm, or considerential review client's file to explore other potential causes of action client may have against others	within the firm, or collecte counsel review client's file in expi	ore other potential causes of action offers may have against	others 1 1 /7 =1
Signature March DATES 22-10 FMM What Holles DATES			Marks 44114 - 8/28

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Hugo L Cruz Kimberly A Cruz		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	BTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing cope rendered on behalf of the debtor(s) in contemplation of contemplation.	of the petition in bankruptcy,	or agreed to be paid	to me, for services rend	ered or to
	For legal services, I have agreed to accept		<u> </u>	4,000.00	
	Prior to the filing of this statement I have received	***************************************	\$	500.00	
	Balance Due		<u> </u>	3,500.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
ļ. I	I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	pers and associates of m	y law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names	on with a person or persons versof the people sharing in the	who are not members compensation is atta	or associates of my law	firm. A
5. I	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspect	s of the bankruptcy c	ase, including:	
b	Analysis of the debtor's financial situation, and rendering. Preparation and filing of any petition, schedules, statem Representation of the debtor at the meeting of creditors [Other provisions as needed]	ent of affairs and plan which	may be required;	•	itcy;
6. E	By agreement with the debtor(s), the above-disclosed fee de	oes not include the following	service:		
		CERTIFICATION			
I this ba	certify that the foregoing is a complete statement of any a ankruptcy proceeding.	greement or arrangement for	payment to me for the	spresentation of the deb	tor(s) in
Do	ate	Joseph R. Doyle Signature of Attorne Bizar & Doyle, LL 123 West Madiso Suite 205 Chicago, IL 6060	C n Street		-
		312-427-3100 Fa joe@bizardoylela			
		Name of law firm			_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

he attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of 50.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$50 for expenses, THE CREDIT REPORT FEE leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Hugo Cruz

Hugo Cruz

Kinhberiy A Cruz

Debtor(s)

Joseph R. Doyle 6279065
Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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United States Bankruptcy Court Northern District of Illinois

In re	Hugo L Cruz Kimberly A Cruz		Case No.	
	•	Debtor(s)	Chapter	13
	VI	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	41
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	itors is true and	correct to the best of my
Date:	August 31, 2017	/s/ Hugo L Cruz Hugo L Cruz Signature of Debtor		
Date:	August 31, 2017	/s/ Kimberly A Cruz Kimberly A Cruz		

Advocate Healtchare 11638 S. Western Ave. Chicago, IL 60643

All Family Dental & Orthodontics 719 Barron Blvd Grayslake, IL 60030

All Kids PO Box 19121 Springfield, IL 62794

Allergy & Asthma Consultants 36100 N Brookside Drive Suite 203 Gurnee, IL 60031

Best Buy PO Box 17298 Baltimore, MD 21297

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cash Fairy PO Box 320 Hays, MT 59527

Cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Comenity Bank/womnwthn 4590 E Broad St Columbus, OH 43213

Consumer Portfolio Svc 16355 Laguna Canyo Irvine, CA 92618

Diversified Consultants PO Box 1391 Southgate, MI 48195 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Goldent Valley Lending 635 East Hwy 20 Upper Lake, CA 95485

Greenline Loans PO Box 507 Hays, MT 59527

Harris & Harris 600 W. Jackson Blvd., #400 Chicago, IL 60661

IL Department of Revenue* PO BOX 64338 Chicago, IL 60664-0338

Internal Revenue Service*
PO Box 7346
Philadelphia, PA 19101-7346

John T Magee 500 Cedar Lake Rd. Round Lake, IL 60073

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lab Corp PO Box 2240 Burlington, NC 27216

Lake County Heatlh Department 3010 Grand Avenue Waukegan, IL 60085

LCA Collections PO Box 2240 Burlington, NC 27216 Mabt/contfin 121 Continental Dr Ste 1 Newark, DE 19713

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Mid America Bank & Tru 216 West 2nd St Dixon, MO 65459

Northshore University Health System 9532 Eagle Way Chicago, IL 60678

Northwestern Medicine 28155 Network Place Chicago, IL 60673

Ocwen ATTN: Bankruptcy Department 12650 Ingenuity Drive Orlando, FL 32826

Oportun/progreso 1600 Seaport Blvd Ste 25 Redwood City, CA 94063

Pediatric & Family Dental 389 Center St.
Grayslake, IL 60030

Prestige Financial Svc 1420 S 500 W Salt Lake City, UT 84115

Progressive 11629 S 700 E, Suite 250 Draper, UT 84020

Provida Family Medicene 18931 W Washington Suite 100 Grayslake, IL 60030 Rcvl Per Mng 20816 44th Ave W Lynnwood, WA 98036

Rosalind Franklin University Health Attn: 5621X PO Box 14000 Belfast, ME 04915

Sleep Management Solutions PO Box 7780 London, KY 40742

The Village of Round Lake Park 203 E Lakeshore Dr Round Lake, IL 60073

Transworld Sys Inc/33 Pob 15609 Wilmington, DE 19850

Verve Continental Finance PO Box 8099 Newark, DE 19714

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Webbank/gettington 6250 Ridgewood Rd Saint Cloud, MN 56303